

# The ASFA Comfortable Standard

health, vitality and connection in retirement

The minimum annual cost of a comfortable retirement.



Singles  
**\$51,278\***



Couples  
**\$72,148\***



## Daily essentials

### Housing

- Council rates
- Water, electricity, gas
- Insurance
- Internet/telco subscription
- Home repairs and maintenance – fix leaking roof/repair plumbing
- Replace broken household appliances
- Run air conditioner or heater

### Groceries

- Fresh food
- Pantry staples
- Toiletries

### Transport

- Bus/train tickets
- Petrol
- Car ownership, insurance and maintenance/repairs

### Clothing and footwear

- Replace worn-out items
- Modest wardrobe updates

## Staying fit and healthy

- Health insurance
- Pharmacy
- Doctor/specialist visits
- Exercise  
(e.g. aqua aerobics, yoga, bowls, dance class)



## Staying socially engaged

- Movies
- Streaming services
- Day tours – galleries/exhibitions
- Attending sports games
- Visit to local club
- Haircuts



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## Connecting with family

- Computer
- Mobile/home phone
- One domestic flight per year
- One international flight every seven years



\*For retirees aged 65-84 who own their own home.

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